



Order Filed on August 16, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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DEUTSCHE BANK NATIONAL TRUST

COMPANY AS TRUSTEE FOR THE HOLDERS OF

NEW CENTURY HOME EQUITY LOAN TRUST,

SERIES 2005-A, ASSET BACKED PASSTHROUGH

CERTIFICATES

In Re:

Jeanette Pezza a/k/a Jeanette Milagros-Pezza

Nicholas Pezza a/k/a Nick Pezza

Debtors

Case No.: 23-14796 RG

Hearing Date: 8/2/2023 @ 8:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: August 16, 2023

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Jeanette Pezza a/k/a Jeanette Milagros-Pezza & Nicholas Pezza a/k/a Nick Pezza

Case No.: 23-14796 RG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKEDPASSTHROUGH CERTIFICATES, holder of a mortgage on real property located at 488 Dewey Avenue, Saddle Brook, NJ, 07663, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Robert Cameron Legg, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Chapter 13 Trustee shall make post-petition adequate protection payments directly to Secured Creditor while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its right to the full monthly payment nor to its pre-petition arrears, and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the adequate protection payment and the regular payment for the months this loan was in the loan modification was pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by September 15, 2023, or as may be extended by an application to extend the loss mitigation period, or Debtor shall file a modified plan to treat Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

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Debtor: Jeanette Pezza a/k/a Jeanette Milagros-Pezza & Nicholas Pezza a/k/a Nick Pezza

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Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.